

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**PHILLIP LEE WILLIAMS SR and
ALLYSON ELIZABETH WILLIAMS**

Case No. 10-81248

S.S. Nos.: xxx-xx-6659 and xxx-xx-3569

Mailing Address: 504 STONELICK DR, Durham, NC 27703-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 16, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 18, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/30/10

Lastname-SS#: Williams-6659

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
T-Mobile		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
BBT - 1st DOT	1	\$9,116	**
	1		**
	1	\$0	**
	1	\$0	**

RECEIVED IN EQUITY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BBT - 1st DOT	1	\$833	N/A	n/a	\$833.00	House and Land
	1		N/A	n/a		
	1	\$0	N/A	n/a	\$0.00	
	1	\$0	N/A	n/a	\$0.00	

SID - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
CitiFinancial	7	\$12,375	5.00	\$124	\$247.11	2004 GMC Envoy
Household Finance 2nd DOT		\$21,304	5.00	\$213	\$425.40	House, land, escrow
Beneficial 3rd DOT			5.00			House, land
Sec of HUD 4th DOT			5.00			House, land

SID - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
AutoCredit - 910	8	\$8,861	5.00	\$62	\$176.94	2005 Chevrolet Impala
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%+)	Int. Rate	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON PRIORITY UNSECURED		Amount
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,944** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.98** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

2nd Deed of Trust to Household is secured by escrow account and is therefore not subject to anti-modification provisions of 11 USC 1322(b)(2).

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CitiFinancial Auto
P.O. Box 183036
Columbus, OH 43218-3036

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Claim Source One
490 Sun Valley Drive, Suite 103
Roswell, GA 30076

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Compcredit
2921 Brown Trail, Ste 100
Bedford, TX 76021

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AFNI, Inc.
Post Office Box 3097
Bloomington, IL 61701-3097

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AT&T
PO Box 721440
Dispute Investigation
Norman, OK 73070

Credit Financial Services
Post Office Box 530
Durham, NC 27702-0530

Experian
P.O. Box 2002
Allen, TX 75013-2002

Auto Credit of Raleigh
3501 Capital Blvd.
Suite 145
Raleigh, NC 27604

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

BB&T***
Bankruptcy Department
Post Office Box 1847
Wilson, NC 27894

Duke Raleigh Hospital
Post Office Box 91040
Durham, NC 27708-1040

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Beneficial
PO Box 3425
Buffalo, NY 14240

Duke University Hospital
Post Office Box 900002
Raleigh, NC 27675-9000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Household Financial Services
Bankruptcy Department
Post Office Box 2369
Brandon, FL 33509-2369

Private Diagnostic Clinic, PLLC
Post Office Box 900002
Raleigh, NC 27675-9000

Verizon
PO Box 26055
National Recovery Dept M.S. 400
Minneapolis, MN 55426

HSBC Bank
Post Office Box 5251
Carol Stream, IL 60197-9642

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Professional Bureau of Collections
Post Office Box 320006
Birmingham, AL 35222-1308

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

NCO Financial Systems **
Post Office Box 4911
Department DD
Trenton, NJ 08650

Rooms To Go
c/o Retail Services
PO Box 15521
Wilmington, DE 19850-5521

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

SEC HUD

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

State Employees Credit Union ***
Attn: Bankruptcy Department
P.O. Box 25279
Raleigh, NC 27611

North Carolina State Education
Assistance Authority
PO Box 14002
Durham, NC 27709

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

PLTNUM
1245 s. Main Street
#100
Grapevine, TX 76051

Verizon
404 Brock Drive
Bloomington, IL 61701